

DEBT CONFIRMATION PROCESS FOR MA'S AND CMA'S

1. Using eDEN for Debt Confirmation

- 1.1. Where the creditor contact method is specified as e-mail on eDEN debt confirmation should be requested through the system and either;
- i. The Creditor responds on eDEN and confirm debt; or
 - ii. The Creditor does not respond on eDEN and eDEN automatically accepts the debt after 21 days. Where this happens the MA should, prior to submission of the application;
 - a) Access the debt screen on eDEN and select 'Request Debt Confirmation'. This will change the debt status back to declared.
 - b) Add a note within the debt stating where the balance was obtained from (e.g. letter/e-mail issued xxx – no response received, phone call dated xxx, statement dated xxx)
 - c) Where no response has been received within the 21 days, as best practice, we would expect the MA to chase this by either e-mail or phone call and note details of this on eDEN. The note on eDEN should state how the debt has been confirmed and detail the date of confirmation. If confirming by phone the MA should provide the telephone number used and the name of person spoke to and department (if available). If confirming by letter, the MA should provide the date the response letter was received and keep this on file, as the DAS Administrator may ask for a copy of this during the term of the DPP. If all these options have been exhausted to complete the debt confirmation then the MA as a last resort may use an online statement or credit report, if MA has to resort to this form of confirmation they should list all previous methods and dates attempted, providing full details. (telephone numbers, full postal address, email address used). Only exception to this is bank on line statement for accounts as these can be used to confirm balances.
 - d) Accept the debt on behalf of the creditor.
 - iii. Debt confirmation should be dated within 28 days of submission of the application

2. Requesting Debt Confirmation Offline

- 2.1. Where the creditor contact method is specified as post on eDEN debt confirmation should be requested manually offline. This method should be used for creditors who exist as an organisation on eDEN and require postal communication or new creditors being added by the MA.
- i. Where debt confirmation is requested offline the MA should, prior to submission of the application;
 - a) Access the debt screen on eDEN and select 'Request Debt Confirmation'. This will set the debt status to declared.
 - b) Issue letter/e-mail or phone the creditor to confirm the level of debt
 - c) Where no response has been received within the 21 days, as best practice, we would expect the MA to chase this by either e-mail or phone call and details of this noted on eDEN. The note on eDEN should state how the debt has been confirmed and detail the date of confirmation. If confirming by

phone the MA should provide the telephone number used and the name of person spoke to and department (if available). If confirming by letter, the MA should provide the date the response letter was received and keep this on file, so DAS Administrator may ask for copy of this during the term of the DPP. If all these options have been exhausted to complete the debt confirmation then the MA as a last resort may use an online statement or credit report, if MA has to resort to this form of confirmation they should list all previous methods and dates attempted, providing full details. (telephone numbers, full postal address, email address used). Only exception to this is bank on line statement for accounts as these can be used to confirm balances.

- d) If response is received from creditor before the 21 day period expires then enter the debt in eDEN – The note on eDEN should state how the debt has been confirmed and detail the date of confirmation. If confirming by phone the MA should provide the telephone number used and the name of person spoke to and department (if available). If confirming by letter, the MA should provide the date the response letter was received and keep this on file, so DAS Administrator may ask for copy of this during the term of the DPP.

- ii. Debt confirmation should be dated within 28 days of submission of the application

